

Newsletter from the Weston Area CAP Debt Centre

[View this email in your browser](#)



Weston Area CAP Debt Centre Newsletter

I said last month that, like many agencies, CAP has had to stop home visiting during this crisis. Everything has been given serious consideration to ensure CAP can do the maximum to help, while keeping all our clients, staff and volunteers safe.

Amazing Breakthroughs!

In the last few weeks, there have been amazing breakthroughs. Praise God! Firstly, the debt operations staff based in Bradford, have mostly managed to operate remotely. Secondly, phone-based Fact-Find and Budget visits have now been approved. This has involved trials, preparation of postal packs, approval by the Financial Conduct Authority, and video training for front line staff - no mean feat! This means that Fact-Find and Budget phone-visits are now taking place around the country so that clients can still progress to becoming debt free.

This process is now being applied to 1st Visits. It has also involved trials, preparation of postal packs, approval by the Financial Conduct Authority, and video training. We expect to hear within a very few days that 1st Visit phone-visits can also go ahead and that New Client Enquiry lines can reopen.

Help in the Weston-Super-Mare Area

Locally, we are supporting and keeping in touch with clients that are already paying into debt management plans. Please pray for people in the Weston-Super-Mare area, who are facing uncertain income during this time and who are worried about debt. Also, remember Citizens Advice, StepChange and the other debt advice agencies helping people in this area.

It seems likely that there will be increasing demand for help to deal with debts in the coming months. If you know of someone who needs help, the New Client Enquiries team can be reached on 0800 328 0006, or if you want to find out more, please call me on 07563 880577.

Paul Larcombe, CAP Centre Manager, Weston Area

April 2020

paullarcombe@capuk.org | 07563 880577

Debt Coaches: Paul Larcombe & Caroline Williams

- That a new awareness and visibility has been given to the wider population about how difficult it is to survive on these DWP benefits.
- Client G, whose leisure budget was only £1.76 per month, will gain from the increase in Universal Credit.
- Praise God for clients helped in the Weston area: for the 9 clients that are paying regularly into a debt management plan, for the 19 that are debt-free and for the 20 whose financial problems have been resolved.
- Praise God for the regular income that is being faithfully given by churches and individuals.
- Give thanks for the fantastic befrienders, who usually accompany us during client visits, but are not able to help in the same way at present.

Items for Prayer

- Please pray for those in the Weston-Super-Mare area, who are facing uncertain income during this time and who are worried about debt.
- Pray for Weston Foodbank, and Helping People, ROC and the 5 Church Hubs helping vulnerable people.
- Sadly Client M, has stopped communicating with CAP and her account has had to be closed.
- Client Z, is still making good progress and is on-hold awaiting favourable terms for a loan repayment.
- Client Y continues to make repayments over three years.
- Client O has nearly completed his Debt Relief Order.
- Client W is now debt free and is still desperate for a long-term housing solution.
- Client J, who was in prison, has moved to another area.
- For referrals from JobCentre Plus following our presentation to 35 work coaches about CAP.

CAP Talk: In the future, would you like to have a speaker to talk about the Weston Area CAP Centre in your church or group? If so, please could you phone Paul Larcombe on 07563 880577.

CAP Money: There are around ten people in the Weston-Super-Mare area who are trained CAP Money Coaches. They have learned how to deliver CAP's acclaimed three-week, flexible course on managing money well and saving for the future. If you know anyone that is interested, please contact me.

Finance: If you would like to personally support this initiative you can make a one-off payment through your bank account (Destiny Church CAP, Account Number: 71605925

Subscribe Sort Code: 404618) or give a monthly amount by standing order. Please contact Paul for a **Past Issues** Standing Order and Gift Aid form. There's also now a Donate Button on the Facebook page. We appreciate anything you can do to help us to reach more people. **Trans**

If you know anyone that is in debt and needs a visit, please ask them to phone the New Enquiry Team on 0800 328 0006. Contact Paul if you would like some helpful publicity leaflets and cards entitled, Weighed Down by Debt.

Where's the Centre? This isn't a physical Centre. Paul and Caroline work from home and visit people in their homes. Those needing help call our freephone number. Calls are sympathetically handled and an appointment or referral is made.

Christians Against Poverty (CAP) has been helping people to get out of debt and poverty for over 20 years. CAP's head office in Bradford is home to over 250 staff who form an incredible poverty busting team. Visit capuk.org to find out more.

Follow us at [Facebook.com/WestonAreaCap](https://www.facebook.com/WestonAreaCap)



Facebook



CAP



Paul Larcombe

Copyright © 2020 Weston Area CAP Centre, All rights reserved.

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#)

